

Information to identify the case:

Debtor 1	<u>John Hode</u>	Social Security number or ITIN	xxx-xx-0299
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-29747-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Hode

3/2/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Hode
 Debtor

Case No. 16-29747-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db +John Hode, 208 Conifer Drive, Forked River, NJ 08731-2830
 sp +Joseph Albanese, 915 Lacey Road, Forked River, NJ 08731-1106
 cr +SANTANDER BANK, N.A., SANTANDER BANK, N.A., 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516448767 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 516448770 +EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
 516448771 +GC Services, 6330 Gulfton, Houston, TX 77081-1198
 516448775 NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
 516448778 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 516448777 +Pioneer Credit Recovery, P.O. Box 158, Arcade, NY 14009-0158
 516641879 +SANTANDER BANK, N.A., 601 PENN STREET, MC 10-6438-FB7, READING, PA 19601-3563
 516448776 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Compliance & Enforcement-Bankruptcy,
 50 Barrack Street, 9th Fl, P.O. Box 245, Trenton, NJ 08695-0267)
 516448779 +Santander Bank, P.O. Box 841002, Boston, MA 02284-1002
 516529879 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2018 23:34:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 02 2018 23:34:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516448765 +E-mail/Text: bknotify@acsi.net Mar 02 2018 23:34:13 Automated Collection Svcs,
 2802 Opryland Drive, Nashville, TN 37214-1200
 516448766 +EDI: CAPITALONE.COM Mar 03 2018 03:58:00 Capital One, Bankruptcy Dept, P.O. Box 30273,
 Salt Lake City, UT 84130-0273
 516584657 EDI: BL-BECKET.COM Mar 03 2018 03:58:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516448768 +EDI: CCS.COM Mar 03 2018 03:58:00 Credit Collection Services, Two Wells Avenue, Dept 9136,
 Newton, MA 02459-3225
 516448769 EDI: DISCOVER.COM Mar 03 2018 03:58:00 Discover, PO Box 30943, Salt Lake City, UT 84130
 516457849 EDI: DISCOVER.COM Mar 03 2018 03:58:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516578818 EDI: ECMC.COM Mar 03 2018 03:58:00 Educational Credit Management Corporation,
 P.O. Box 16408, St. Paul, MN 55116-0408
 516448772 +EDI: CBSKOHL.COM Mar 03 2018 03:58:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
 516448773 +E-mail/Text: Bankruptcy@nslp.org Mar 02 2018 23:34:10 National Student Loan Program,
 P.O. Box 81408, Lincoln, NE 68501-1408
 516448774 +EDI: NAVIENTFKASMSERV.COM Mar 03 2018 03:58:00 Navient, PO Box 9655,
 Wilkes Barre, PA 18773-9655
 516591967 EDI: NAVIENTFKASMSERV.COM Mar 03 2018 03:58:00 Navient Solutions Inc.,
 Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 516448780 EDI: TFSR.COM Mar 03 2018 03:58:00 Toyota Financial Services, Bankruptcy Dept,
 P.O. Box 8026, Cedar Rapids, IA 52408
 516690521 +E-mail/Text: bncmail@w-legal.com Mar 02 2018 23:34:28 USAA Savings Bank,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516448781 +EDI: USAA.COM Mar 03 2018 03:58:00 USAA Savings Bank, PO Box 33009,
 San Antonio, TX 78265-3009
 516448782 +EDI: WESTASSET.COM Mar 03 2018 03:58:00 West Asset Management, P.O. Box 790113,
 Saint Louis, MO 63179-0113

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
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Date Rcvd: Mar 02, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
jwh@trustesolutions.net
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
Michael Frederick Dingerdissen on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com
Steven J. Abelson on behalf of Debtor John Hode sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com

TOTAL: 6